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June 29, 2005

Jennifer J. Johnson
Secretary
Board of Governors of the Federal Reserve System
20th Street and Constitution Avenue, NW
Washington, DC 20551

Re: Interagency Proposal on the Classification of Commercial Credit Exposures

Greetings:

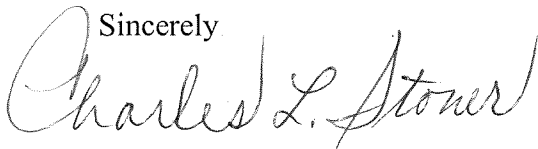
I am writing regarding the above referenced Proposal on the Classification of Commercial Credit Exposures. After reviewing this proposal I would urge you to not make this change. The system we are using now I believe works very well and I do not see how this new proposal will bring any benefit.

If new changes are made every time someone has a new idea, we will also be writing letters and trying to turn back needless new regulations. The system we have is not broke, so please leave it alone.

Community bankers have more on their plate than they need in dealing with regulatory over-kill. Please use some common sense and leave this alone. The consequences of this proposal will not be a good thing for the banks and has no real benefit for the regulators in my opinion.

Thank you for your consideration and for allowing me to submit my comments.

Sincerely,

A handwritten signature in cursive script that reads "Charles L. Stoner". The signature is written in dark ink and is positioned above the printed name and title.

Charles L. Stoner
Chairman of the Board